

MAPPING THE RISK

Flood Map Update: Mobile County

Background

The Federal Emergency Management Agency (FEMA) has undertaken a multi-year engineering analyses and mapping effort. The analyses and mapping will better identify, assess, and communicate hazards and risks associated with riverine and coastal flooding in Alabama.

Through this effort, FEMA produced updated Flood Insurance Rate Maps (FIRMs) for Baldwin and Mobile Counties in 2007 and 2010, respectively. However, in these two counties, the mapping effort did not include new engineering analyses. The 2007 and 2010 updates focused primarily on digital conversion of the existing FIRMs using the latest FEMA specifications.

Currently, FEMA has a cooperative agreement with the Alabama Department of Economic and Community Affairs (ADECA) Office of Water Resources (OWR) to assess the risk of riverine and coastal flooding in Baldwin and Mobile Counties with new engineering analyses and to produce updated FIRMs.

Phases of Flood Map Update

The mapping effort is structured around four phases:

1. Scoping
2. Map Production
3. Preliminary FIRM and FIS
4. Effective FIRM and FIS

The table below presents the four phases and *revised* schedules for performance and delivery for Mobile County. The engineering analyses and mapping efforts for Baldwin and Mobile Counties are being performed in sequence with six northwest Florida counties between Baldwin County, AL and Franklin County, FL. This effort has relied upon collaboration with the Northwest Florida Water Management District (NFWFMD) for coastal surge studies. When the original schedules were developed, it was anticipated that the surge studies would be completed much sooner. The final surge modeling was approved by FEMA and submitted to ADECA OWR in January of 2014. In addition to the coastal surge delay, the mapping effort for Mobile County will be further postponed in order to incorporate new LiDAR data for the County. Mobile County is currently collecting this data which will be beneficial to the project. The revised schedule below reflects a more accurate forecast for project milestones now that the coast surge studies are complete and LiDAR data delivery is expected in the Summer of 2014.

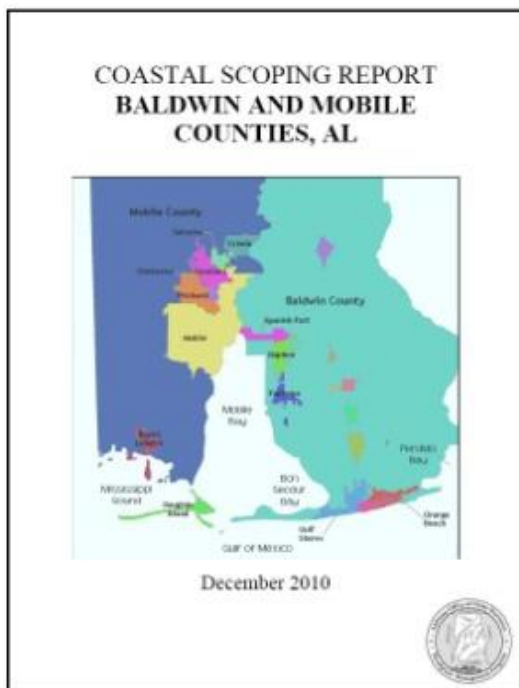
<u>PHASE</u>	<u>ORIGINAL SCHEDULE</u>	<u>REVISED SCHEDULE</u>
PHASE 1 – SCOPING	Completed	Completed
PHASE 2 – MAP PRODUCTION	2012 and 2013	Summer 2014 through Fall 2015
PHASE 3 – PRELIMINARY FIRM AND FIS	2013	Late 2015/Early 2016
PHASE 4 – EFFECTIVE FIRM AND FIS	2014	Spring 2017

Current Status – Phase 1

Phase 1, Scoping, was completed for Mobile County coastal flooding sources in December of 2010 and for riverine flooding sources in November 2009. During the Scoping Phase, FEMA, ADECA, and Mobile County stakeholders identified and prioritized the mapping needs for the County. This flood risk decision process utilized data collected from the County and local communities at the Scoping Meeting and included such information as historical flooding information; existing flood hazard data; elevation, hydrologic, and hydraulic data, and base mapping.

Mobile Coastal Scoping Highlights

The 2010 County-wide Flood Insurance Study and Rate Maps for Mobile County include 100 miles of detailed coastal studies from the Mississippi State line to the Baldwin County line. These detailed studies were completed in 1983. With the availability of new topographic information for Mobile County and significant climatological changes and relative sea level rise, the 100 miles of open coastline and interior embayment shorelines were prioritized, through the Scoping process, for re-study with detailed engineering methods.



Mobile Riverine Scoping Highlights

The 2010 County-wide Flood Insurance Study and Rate Maps for Mobile County also include 570 miles of detailed riverine studies and 47 miles of approximate riverine studies. These studies were completed between 1977 and 1994. Through the Scoping process, 34.6 miles of existing detailed studies and 47 miles of existing approximate studies were identified for re-study with detailed and approximate engineering analyses, respectively. Additionally, 202 stream miles were newly identified for approximate studies.

Flood Mapping Terms

Detailed Study - A flood hazard study that, at a minimum, results in the delineation of floodplain boundaries for the 1-percent-annual-chance (100-year) flood and includes the determination of base flood elevations (BFEs) or flood depths.

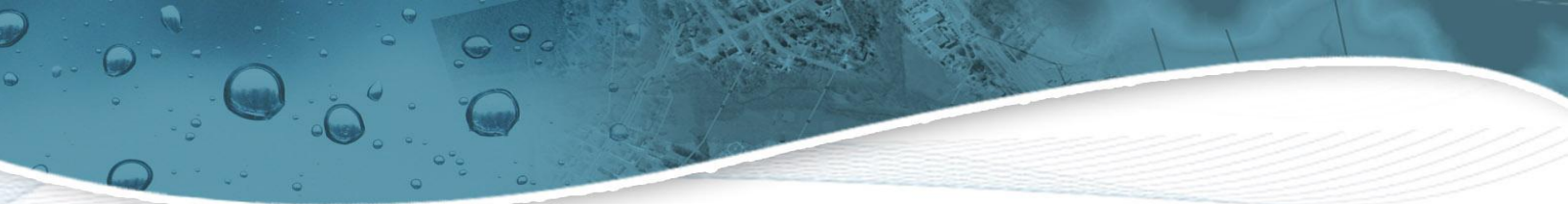
Approximate Study - A flood hazard study that results in the delineation of floodplain boundaries for the 1-percent-annual-chance (100-year) flood, but does not include the [determination of regulatory BFEs](#). [Approximate flood depths can be provided for non-regulatory use](#).

Why is the Flood Map Update Important to Me?

Flood Insurance Rate Maps (FIRMs) are important tools in the effort to protect lives and properties in Mobile County. The FIRMs indicate the risk for flooding throughout the County. However, the current maps are out of date. Some formerly rural areas were never mapped in detail, and other areas haven't been re-mapped in years. Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, riverine and coastal flooding in certain areas has changed along with these factors. New digital mapping techniques will provide more detailed, reliable and current data on Mobile County flood hazards.

The lending/insurance/realty industry should anticipate the following with the release of preliminary maps in late 2015 or early 2016:

- Updated FIRMs may bring changes in flood insurance requirements for property owners. It is important for local insurance professionals to stay in touch with the community or county to learn how their clients will be affected by



the new maps and what options are available. Insurance agents will know their clients' current flood risk and can provide more informed recommendations regarding flood insurance coverage options.

- Updated FIRMs will reflect current flood risks, replacing maps that are out-of-date. As a result, lenders and real estate professionals will have up-to-date, reliable, Internet-accessible information about their community's and county's flood risk on a property-by-property basis. At the same time, property owners will learn that their flood risk may be higher, or lower, than they thought. The changes may affect closings and existing loans for both residents and business owners throughout the area. Real estate agents will be better able to inform clients of the risk factors that may affect the property they are buying or selling as well as any flood insurance requirements.

How can I Participate?

Mobile County residents are encouraged to visit the ADECA floodplain management website for information about the National Flood Insurance Program (NFIP) and the importance of floodplain management in Alabama:

www.adeca.alabama.gov/floods

The website also includes the Riverine and Coastal Scoping reports describing Mobile County's project overview, status, funding and summary of availability of LiDAR. To access these reports visit the website referenced above, click on *County Status*, select *Mobile County*, then click on "*Click here to view county activities and maps*", then click on "*Project Planning Report*".

FEMA Region IV also provides coastal analysis and mapping information for the Southeast United States. The following website provides an overview of coastal engineering, state specific project information, and addresses frequently asked questions regarding coastal studies, flood insurance, and general flood hazard mapping.

www.southeastcoastalmaps.com

Public outreach activities will continue throughout the flood mapping effort. Mobile County residents are encouraged to visit both the ADECA website and your local community website for informational updates.

Contact Information

Questions regarding the flood mapping effort should be addressed to the Floodplain Management Branch Chief of ADECA OWR:

Leslie.Durham@adeca.alabama.gov
(334) 353-1955

Distribution Information

In an effort to reach the lending, insurance, and real estate industry this Outreach Flyer was distributed to the following organizations:

- *Alabama Association of Realtors*
- *Alabama State Chapter of Women's Council of Realtors (WCR)*
- *Mobile County Chapter of WCR*
- *Mobile Area Association of Realtors*
- *Alabama Bankers Association*
- *Alabama Lenders Association*
- *Alabama Independent Agents Association, Inc.*
- *Alabama Insurance Underwriting Association*
- *Alabama Insurance Planning Commission*
- *Coastal Alabama Partnership (CAP)*

Recommendations for additional lending, insurance, and real estate industry organizations are encouraged. If there is an organization you would like added to the distribution list, please contact ADECA OWR at the address presented above.